

2019

MISSOURI PRODUCT LIABILITY INSURANCE REPORT

MISSOURI DEPARTMENT OF COMMERCE & INSURANCE

STATISTIC SECTION
AUGUST 2020



DCI

Missouri Department of Commerce & Insurance

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2019, product liability insurers in Missouri sold \$39,237,538 in coverage, paid \$20,877,900 in losses and had a total of \$14,151,940 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 12.4% in 2016. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased by 4% from 2018 to 2019. Over a 10-year span, the highest number of claims closed with payment occurred in 2013 and 2015. Average indemnity paid on claims reached a high of \$70,898 in 2011. The average cost of defending claims closed with payment in 2019 was \$40,335.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 162 companies writing in 2019.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2010 - 2019

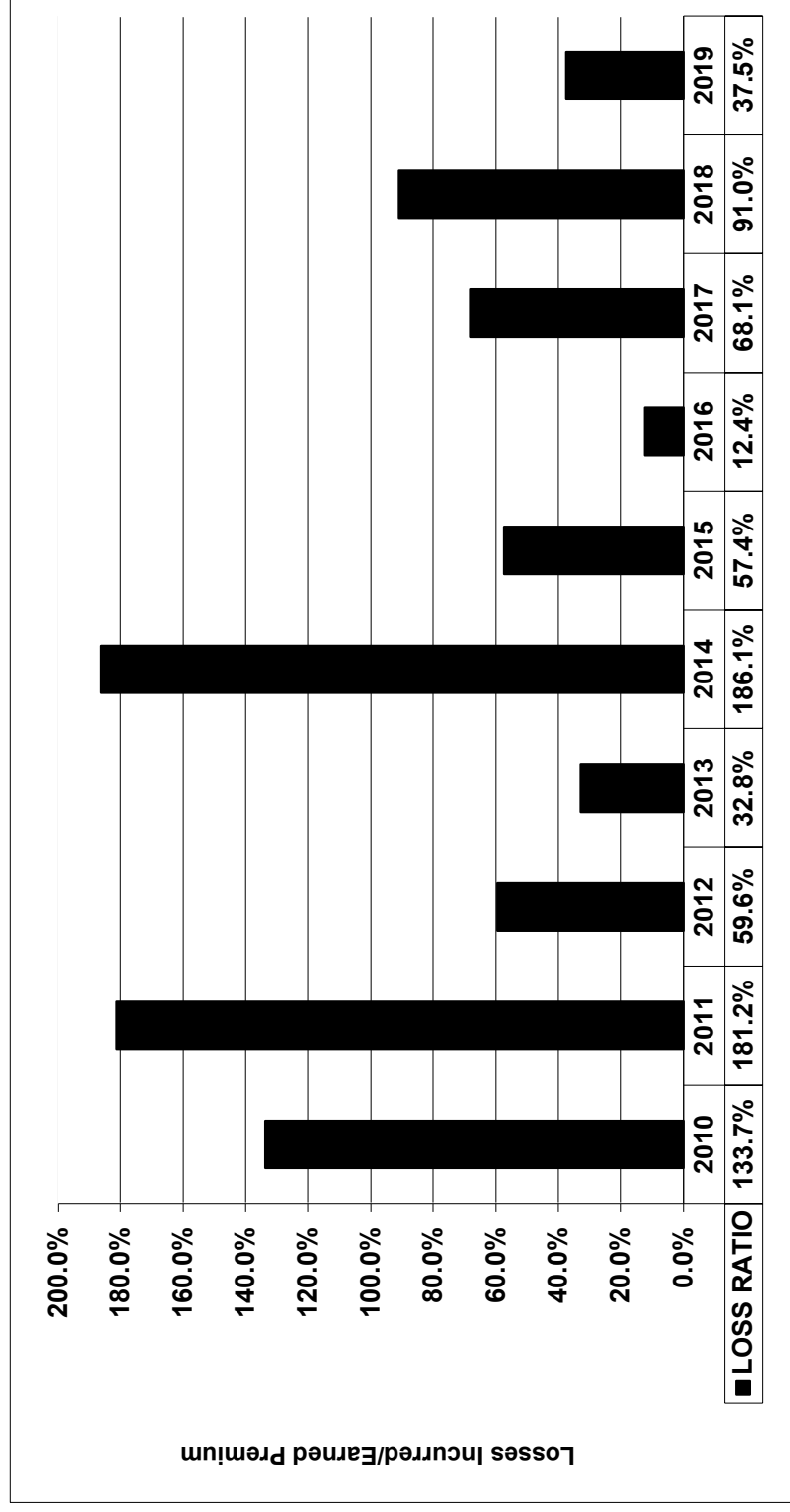
Number of Claims Closed 2010 - 2019

Average Indemnity Paid for All Paid Claims 2010 - 2019

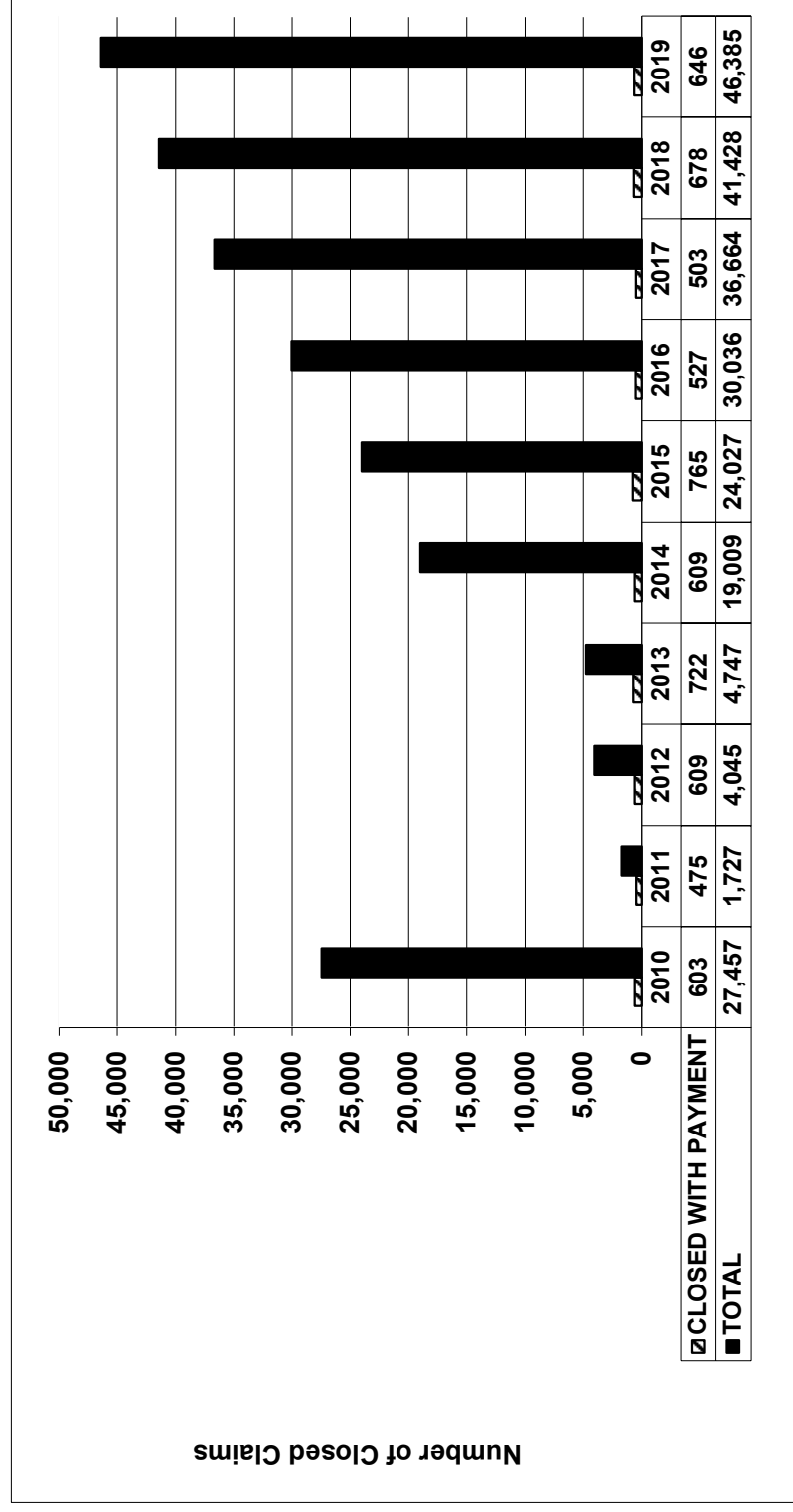
Average Loss Expense for All Paid Claims 2010 - 2019

Average Closure Time on Payment of Claims 2010 - 2019

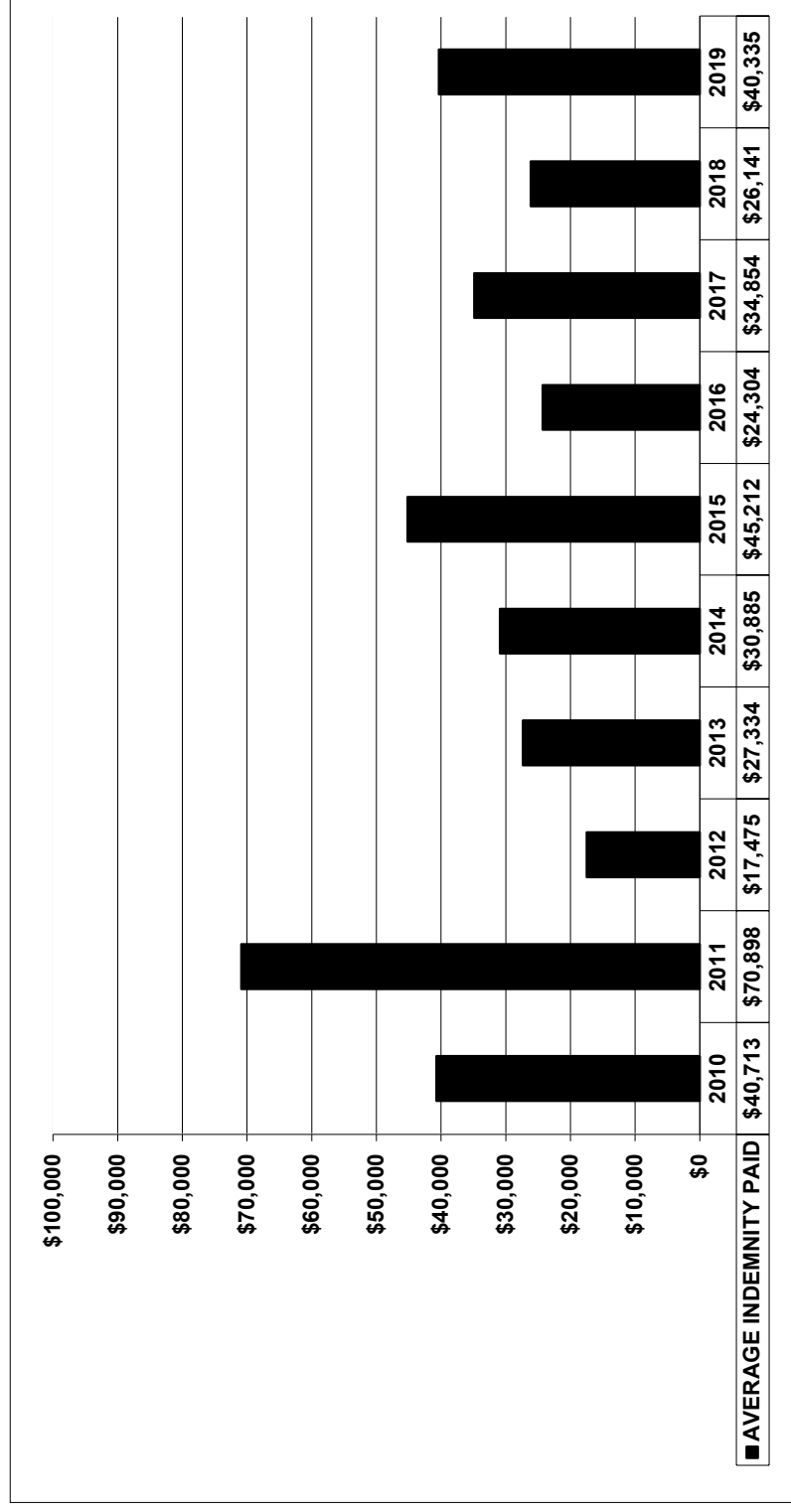
LOSS RATIOS 2010 - 2019



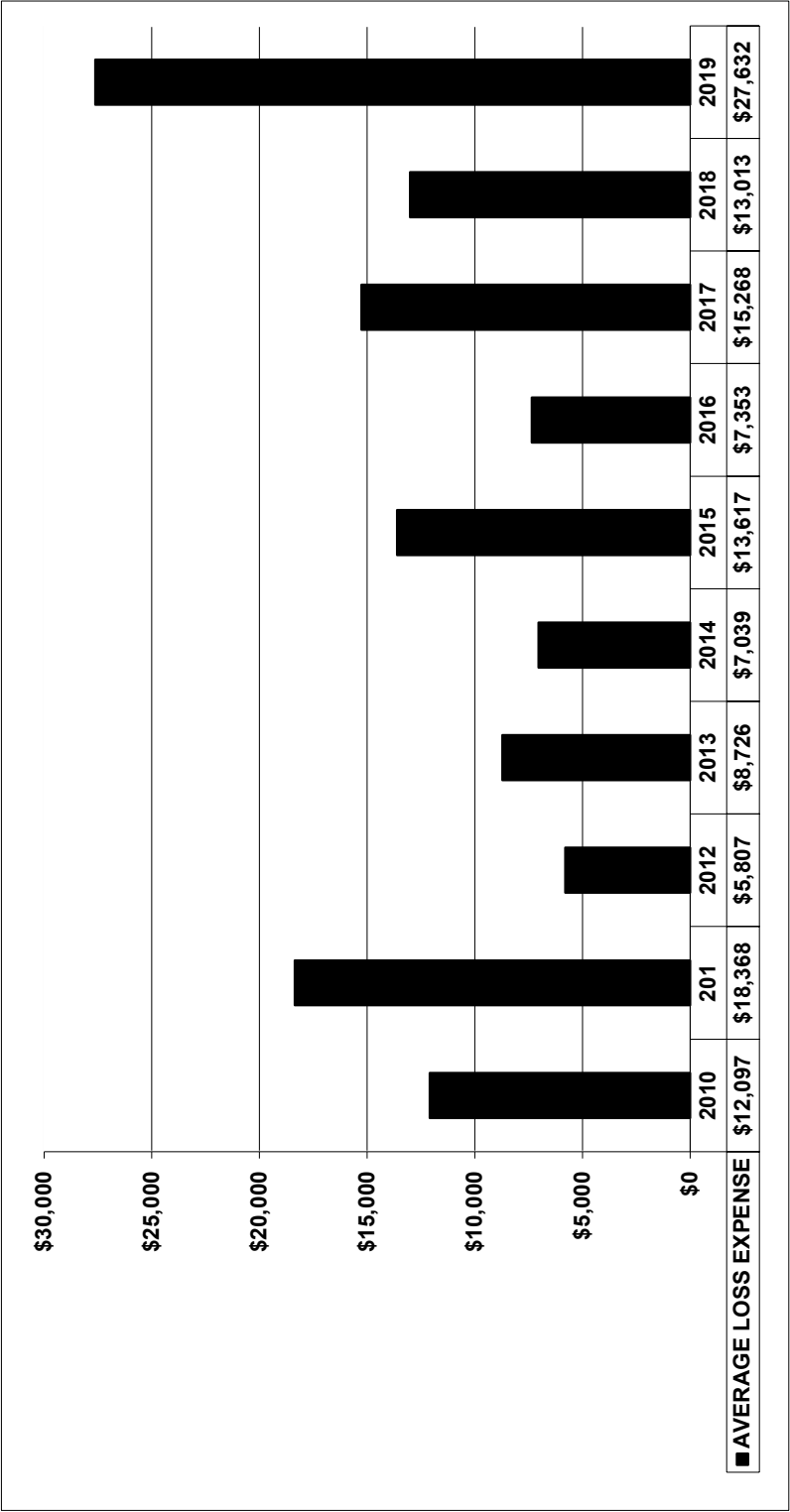
CLAIMS CLOSED 2010 - 2019



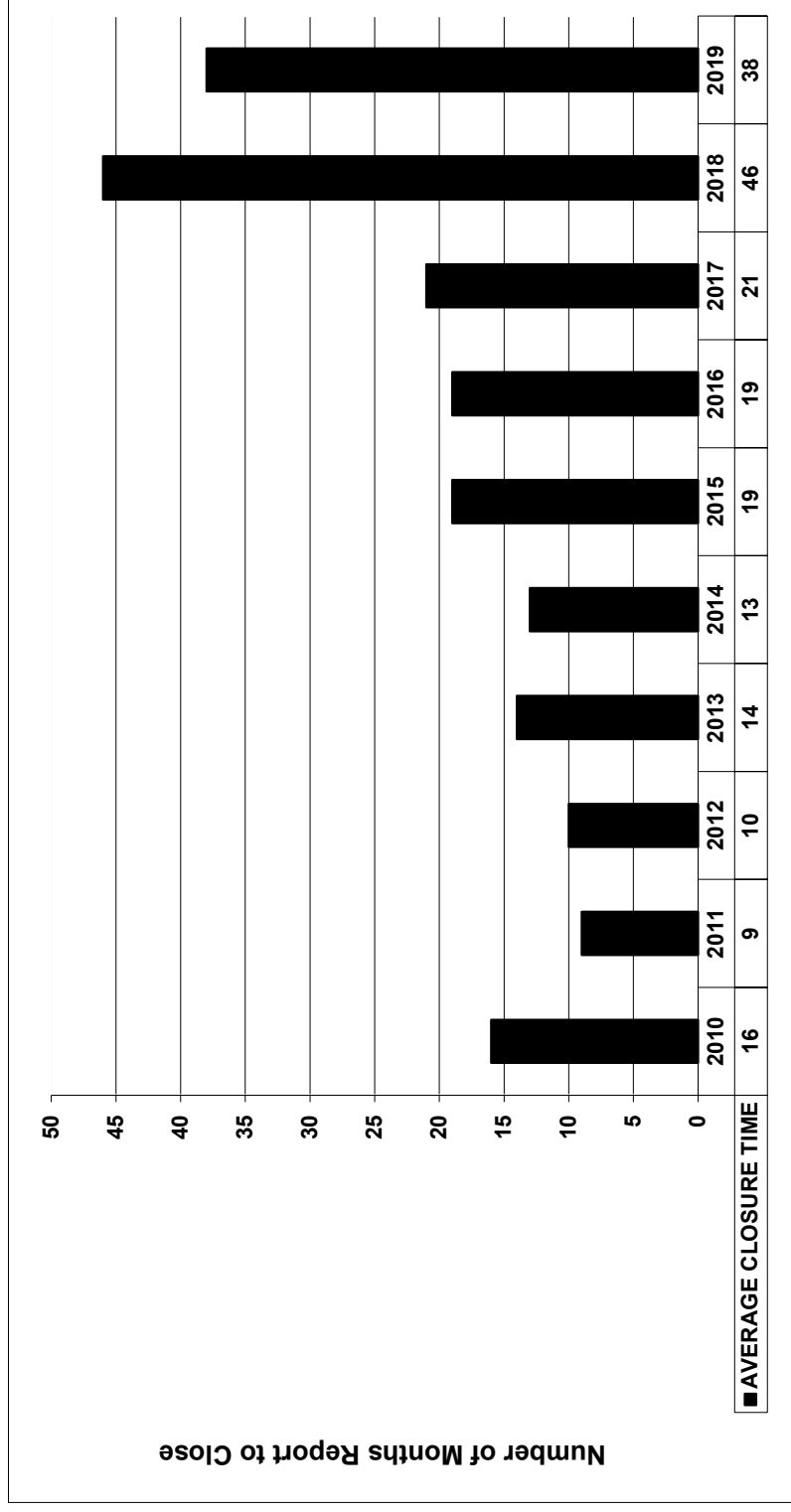
AVERAGE INDEMNITY PAID 2010 - 2019 **FOR ALL PAID CLAIMS**



AVERAGE LOSS EXPENSE 2010 - 2019 **FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 2010 - 2019



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2019

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	47.37%	306	\$948	\$289,985	\$1,406	\$2,551	27
2,500 - 4,999	9.29%	60	\$3,382	\$202,920	\$1,672	\$1,940	29
5,000 - 7,499	8.05%	52	\$5,661	\$294,378	\$6,891	\$1,647	64
7,500 - 9,999	4.18%	27	\$8,303	\$224,172	\$6,584	\$2,534	35
10,000 - 24,999	13.78%	89	\$15,723	\$1,399,309	\$46,492	\$2,775	51
25,000 - 49,999	5.57%	36	\$32,101	\$1,155,646	\$5,153	\$4,139	40
50,000 - 74,999	3.10%	20	\$58,279	\$1,165,573	\$20,970	\$12,053	38
75,000 - 99,999	1.55%	10	\$83,650	\$836,499	\$13,306	\$2,950	33
100,000 - 199,999	3.56%	23	\$150,458	\$3,460,526	\$282,898	\$13,957	78
200,000 - 299,999	1.86%	12	\$240,060	\$2,880,718	\$434,002	\$5,084	105
300,000 - 399,999	0.15%	1	\$350,000	\$350,000	\$0	\$0	29
400,000 - 499,999	0.15%	1	\$416,000	\$416,000	\$0	\$416,000	78
500,000 - 999,999	0.46%	3	\$541,667	\$1,625,000	\$4,537	\$5,833	18
1,000,000 OR GREATER	0.93%	6	\$1,959,247	\$11,755,480	\$29,966	\$1,734	14
TOTAL	100.00%	646	\$40,335	\$26,056,206	\$27,632	\$3,937	38

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2010 - 2019

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	47.30%	2,903	\$754	\$2,188,212	\$600	\$1,111	13
2,500 - 4,999	13.33%	818	\$3,486	\$2,851,803	\$3,106	\$3,561	23
5,000 - 7,499	7.02%	431	\$5,889	\$2,537,958	\$4,142	\$4,473	24
7,500 - 9,999	3.34%	205	\$8,399	\$1,721,813	\$4,259	\$3,869	21
10,000 - 24,999	11.90%	730	\$15,196	\$11,092,979	\$11,575	\$5,228	25
25,000 - 49,999	7.22%	443	\$34,672	\$15,359,655	\$24,165	\$7,187	39
50,000 - 74,999	3.13%	192	\$58,306	\$11,194,766	\$16,929	\$14,748	33
75,000 - 99,999	1.40%	86	\$84,345	\$7,253,647	\$39,022	\$12,198	32
100,000 - 199,999	2.85%	175	\$139,845	\$24,472,848	\$99,018	\$22,796	36
200,000 - 299,999	0.83%	51	\$239,560	\$12,217,578	\$156,137	\$41,745	46
300,000 - 399,999	0.42%	26	\$331,588	\$8,621,282	\$82,796	\$87,304	32
400,000 - 499,999	0.16%	10	\$451,973	\$4,519,728	\$179,834	\$108,500	41
500,000 - 999,999	0.47%	29	\$705,893	\$20,470,901	\$148,468	\$170,222	53
1,000,000 OR GREATER	0.62%	38	\$2,410,960	\$91,616,490	\$329,930	\$186,558	44
TOTAL	100.00%	6,137	\$35,216	\$216,119,660	\$12,838	\$6,720	21

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2019

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	0.57%	3	\$1,116	\$3,349	\$17	\$1,252	24
Temporary	14.23%	75	\$30,171	\$2,262,789	\$10,242	\$11,571	11
Permanent	59.77%	315	\$52,746	\$16,615,030	\$47,459	\$3,069	51
Death	25.43%	134	\$37,521	\$5,027,868	\$12	\$0	49
Total	100.00%	527	\$45,368	\$23,909,036	\$29,828	\$3,488	44

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 2010 - 2019

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	2.94%	105	\$4,167	\$437,522	\$1,256	\$1,495	8
TEMPORARY	27.70%	989	\$14,661	\$14,499,485	\$6,536	\$5,482	11
PERMANENT	50.90%	1,817	\$54,113	\$98,323,182	\$25,072	\$4,817	41
DEATH	18.46%	659	\$53,939	\$35,545,532	\$7,194	\$8,979	37
TOTAL	100.00%	3,570	\$41,682	\$148,805,721	\$15,936	\$5,672	31

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2019

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	70.25%	85	\$9,155	\$778,167	\$9,170	\$3,529	7
Intermediate Property Damage	18.18%	22	\$32,041	\$704,900	\$46,663	\$12,487	29
Major Property Damage	11.57%	14	\$190,490	\$2,666,853	\$23,358	\$10,400	18
Total	100.00%	121	\$34,297	\$4,149,920	\$17,629	\$5,953	12

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 2010 - 2019

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	74.53%	1,928	\$8,453	\$16,297,627	\$4,179	\$4,693	4
Intermediate Property Damage	13.41%	347	\$103,084	\$35,770,315	\$24,794	\$19,267	17
Major Property Damage	12.06%	312	\$56,625	\$17,667,063	\$16,043	\$13,831	14
Total	100.00%	2,587	\$26,956	\$69,735,005	\$8,375	\$7,750	7

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2019

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	1.86%	12	\$22,960	\$275,518	\$63,071	\$5,292	23
Manufacturer	69.50%	449	\$49,192	\$22,087,372	\$35,404	\$3,210	49
Wholesaler	0.31%	2	\$29,022	\$58,043	\$0	\$3,750	4
Retailer	13.93%	90	\$31,416	\$2,827,450	\$3,209	\$3,944	6
Servicer-Repairer	5.26%	34	\$12,928	\$439,541	\$5,949	\$5,130	11
Distributor	9.13%	59	\$6,242	\$368,282	\$11,967	\$8,505	23
Total	100.00%	646	\$40,335	\$26,056,206	\$27,632	\$3,937	38

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2010 - 2019

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	5.90%	362	\$53,509	\$19,370,295	\$15,354	\$10,327	17
Manufacturer	65.13%	3,997	\$38,585	\$154,224,097	\$15,160	\$4,818	25
Wholesaler	0.81%	50	\$61,202	\$3,060,091	\$20,363	\$19,085	28
Retailer	12.09%	742	\$15,952	\$11,836,060	\$2,821	\$7,882	8
Servicer-Repairer	9.30%	571	\$24,504	\$13,992,060	\$8,795	\$11,083	10
Distributor	6.76%	415	\$32,860	\$13,637,057	\$10,851	\$12,318	24
Total	100.00%	6,137	\$35,216	\$216,119,660	\$12,838	\$6,720	21

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2019

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	3.56%	23	\$6,494	\$149,358	\$2,650	\$4,016	5
HOME	14.40%	93	\$11,836	\$1,100,779	\$8,220	\$7,965	9
OFFICE	2.63%	17	\$156,939	\$2,667,958	\$2,976	\$5,778	19
OTHER	67.49%	436	\$50,518	\$22,025,938	\$38,638	\$2,092	50
PLANT	11.92%	77	\$1,457	\$112,173	\$1,665	\$9,091	19
TOTAL	100.00%	646	\$40,335	\$26,056,206	\$27,632	\$3,937	38

PRODUCT LIABILITY

TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

FOR YEARS 2010 - 2019

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.09%	251	\$25,144	\$6,311,085	\$4,897	\$11,761	9
HOME	37.80%	2,320	\$11,239	\$26,074,466	\$5,280	\$4,871	7
OFFICE	2.77%	170	\$61,002	\$10,370,282	\$11,714	\$26,074	16
OTHER	51.78%	3,178	\$44,573	\$141,653,830	\$17,658	\$5,071	31
PLANT	3.55%	218	\$145,459	\$31,709,997	\$33,032	\$29,525	29
TOTAL	100.00%	6,137	\$35,216	\$216,119,660	\$12,838	\$6,720	21

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY

FOR 2019

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	26,438	51.55%	333	\$33,068	\$11,011,675	\$42,808	\$22	58
CHEMICAL MFG/CHEMISTS	627	7.43%	48	\$1,351	\$64,865	\$1,242	\$6,760	19
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	42	5.73%	37	\$1,113	\$41,172	\$1,083	\$8,622	16
MANUFACTURERS - NOC	1,105	4.33%	28	\$252,021	\$7,056,598	\$9,151	\$464	49
RESTAURANTS - SERVE ALCOHOL	327	4.33%	28	\$19,133	\$535,712	\$3,821	\$16,679	9
DISCOUNT/VARIETY STORES	26	3.87%	25	\$919	\$22,983	\$0	\$1,166	1
RESTAURANTS - SERVE NO ALCOHOL	491	1.39%	9	\$15,886	\$142,978	\$528	\$14,617	14
AUTO REPAIR SHOPS/DISMANTLING	28	1.08%	7	\$10,285	\$71,993	\$207	\$4,857	0
HEATING AND AIR CONDITIONING	64	1.08%	7	\$10,181	\$71,269	\$4,536	\$3,929	10
APPLIANCES AND ACCESSORIES	865	1.08%	7	\$3,160	\$22,119	\$157	\$3,901	6
CARPENTRY AND FLOOR COVERINGS	66	1.08%	7	\$8,823	\$61,761	\$6,968	\$27,279	23
GAS, STEAM, WATER, AND SEWER MAINS	15	0.93%	6	\$16,640	\$99,841	\$4,750	\$11,810	18
CLUBS/CONVENTIONS	65	0.93%	6	\$19,465	\$116,787	\$19,068	\$833	28
PLUMBING	64	0.77%	5	\$11,988	\$59,942	\$312	\$5,802	2
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	41	0.77%	5	\$206,711	\$1,033,554	\$31,624	\$11,202	22
MEAT, FISH, POULTRY, AND SEAFOOD	47	0.77%	5	\$27,730	\$138,648	\$87,948	\$1,304	15
COSMETICS	20	0.77%	5	\$300	\$1,498	\$0	\$450	1
FURS, FABRICS AND OTHER CLOTHING	35	0.62%	4	\$325	\$1,300	\$0	\$365	5
GROCERY STORES/MARKETS/COMMISSARIES	53	0.62%	4	\$125,379	\$501,516	\$0	\$379	8
LIGHTS, LANTERNS, AND LAMPS	16	0.62%	4	\$356	\$1,425	\$674	\$1,650	2
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	19	0.46%	3	\$19,420	\$58,259	\$17,406	\$1,200	26
CONTRACTORS - NOC	65	0.46%	3	\$150,000	\$450,000	\$303,722	\$17,333	86
FARM MACHINERY	19	0.46%	3	\$44,822	\$134,467	\$27,524	\$44,333	8
METAL ERECTION	13	0.46%	3	\$27,387	\$82,160	\$53,736	\$29,388	33
GASOLINE STATIONS	21	0.31%	2	\$9,899	\$19,798	\$0	\$6,500	2
CONCRETE AND ASPHALT CONSTRUCTION	92	0.31%	2	\$29,500	\$59,000	\$22,754	\$57,500	63
MASONRY, PLASTERING, MARBLE, OR TILE	18	0.31%	2	\$10,000	\$20,000	\$20,515	\$1,900	33
ANIMAL FEED	22	0.31%	2	\$22,500	\$45,000	\$13,790	\$1,007	46
FURNITURE/FIXTURES/UPHOLSTERY	45	0.31%	2	\$990	\$1,979	\$0	\$990	1
SOAP AND DETERGENTS	9	0.31%	2	\$5,332	\$10,664	\$0	\$1,550	1
FERTILIZERS	5	0.31%	2	\$14,749	\$29,497	\$288	\$875	4
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	14	0.31%	2	\$7,750	\$15,500	\$2,020	\$16,250	41
JANITORIAL SERVICES	5	0.31%	2	\$774	\$1,547	\$0	\$1,250	1
BUILDINGS/PREMISES BANK OR OFFICE	11	0.31%	2	\$1,500	\$3,000	\$8	\$0	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.15%	1	\$900	\$900	\$0	\$500	0
INSULATION - OTHER THAN ASBESTOS	5	0.15%	1	\$70,000	\$70,000	\$30,664	\$750	34
BOATS - USE	4	0.15%	1	\$8,500	\$8,500	\$0	\$3,000	5
LAUNDRY SERVICES	3	0.15%	1	\$2,081	\$2,081	\$0	\$2,081	1
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBV	11	0.15%	1	\$3,105	\$3,105	\$0	\$1,250	2
MINING/DREDGING/DOCK OPER/EXCAVATION	15	0.15%	1	\$1,972	\$1,972	\$0	\$500	0
GLASS DEALERS AND GLAZIERS	18	0.15%	1	\$20,000	\$20,000	\$0	\$41,602	15
REFRIGERATION	5	0.15%	1	\$2,432	\$2,432	\$0	\$1,900	1
SEPTIC TANKS	1	0.15%	1	\$8,125	\$8,125	\$0	\$15,000	6
BUILDING MATERIALS	18	0.15%	1	\$22,468	\$22,468	\$0	\$20,000	2
ROOFING	30	0.15%	1	\$6,484	\$6,484	\$0	\$15,000	7
ELECTRICAL EQUIPMENT	34	0.15%	1	\$255,898	\$255,898	\$0	\$1	14
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	11	0.15%	1	\$50	\$50	\$0	\$50	4
FOOD PRODUCTS - DRY	104	0.15%	1	\$255,035	\$255,035	\$527,728	\$1,007	41
BAKERIES AND BAKERY GOODS	5	0.15%	1	\$150	\$150	\$0	\$150	3
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.15%	1	\$1,250	\$1,250	\$10	\$1,500	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	11	0.15%	1	\$7,500	\$7,500	\$0	\$7,500	42
WATER BOTTLING	6	0.15%	1	\$25,000	\$25,000	\$0	\$25,000	24
TEXTILE MFG	3	0.15%	1	\$75,000	\$75,000	\$44,245	\$5,000	16
DOOR AND WINDOWS MFG	20	0.15%	1	\$15,000	\$15,000	\$22,025	\$10,000	80
LADDERS, HOISTS, AND SCAFFOLDS	3	0.15%	1	\$112,000	\$112,000	\$0	\$112,000	23
HARDWARE, HOME IMPROVEMENT STORES	6	0.15%	1	\$3,000	\$3,000	\$0	\$3,000	2
TOOL MFG	9	0.15%	1	\$70,000	\$70,000	\$49,783	\$1	47
TANK BLDG/WAREHOUSES/VACANT BLDGS	10	0.15%	1	\$2,000,000	\$2,000,000	\$1,665	\$1	28
FARMS/RANCHES	14	0.15%	1	\$500,000	\$500,000	\$13,610	\$17,500	8
WHEEL AND TIRE MFG	5	0.15%	1	\$3,193	\$3,193	\$0	\$5,000	2
VENDING MACHINES MFG	1	0.15%	1	\$10,168	\$10,168	\$1,735	\$8,500	19
MOBILE HOME/TRAILER MFG	1	0.15%	1	\$7,500	\$7,500	\$94	\$0	0
PIPE MFG	13	0.15%	1	\$32,500	\$32,500	\$26,067	\$1,000	20

PRODUCT LIABILITY

FOR 2019

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PET GROOMING/STORES/TRAINING	2	0.15%	1	\$175,000	\$175,000	\$18,156	\$5,000	21
STORES AND DISTR - NO FOOD OR DRINK	20	0.15%	1	\$30,765	\$30,765	\$0	\$2,500	4
SEED MERCHANT	2	0.15%	1	\$250,000	\$250,000	\$236,571	\$10,000	43
CAR WASHES	3	0.15%	1	\$623	\$623	\$0	\$500	2
YMCA/YWCA	1	0.15%	1	\$92,000	\$92,000	\$1,261	\$24,000	11
OIL, FUEL, GAS - CO AND DISTRIBUTORS	10	0.00%	0	\$0	\$0	\$0	\$0	0
PRODUCTS - COMPLETED OPERATIONS - NOC	14,010	0.00%	0	\$0	\$0	\$0	\$0	0
OFFICE MACHINES, COMPUTERS - OTHER	10	0.00%	0	\$0	\$0	\$0	\$0	0
VALVES, PUMPS, COMPRESSORS MFG	22	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	8	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
BOWLING LANES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CARPET AND FURNITURE CLEANING	3	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	5	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	5	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	2	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	5	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	11	0.00%	0	\$0	\$0	\$0	\$0	0
ELECTRIC CABLES, CONDUIT, AND WIRING	27	0.00%	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
WAX/PAINT/VARNISH/PAINTING	37	0.00%	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	5	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	4	0.00%	0	\$0	\$0	\$0	\$0	0
WATER SOFTENING EQUIPMENT	17	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
TV OR RADIO OR STEREO	2	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	4	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	2	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	4	0.00%	0	\$0	\$0	\$0	\$0	0
CONCESSIONAIRES	93	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	50	0.00%	0	\$0	\$0	\$0	\$0	0
CANDY OR CONFECTIONARY PRODUCTS	24	0.00%	0	\$0	\$0	\$0	\$0	0
CROP SPRAYING AND PESTICIDES	9	0.00%	0	\$0	\$0	\$0	\$0	0
FROZEN FOODS	50	0.00%	0	\$0	\$0	\$0	\$0	0
FOOD PRODUCTS - NOT DRY	365	0.00%	0	\$0	\$0	\$0	\$0	0
LUMBER-WOOD MFG/PRUNING/TRIMMING	9	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER PRODUCTS	15	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	22	0.00%	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	11	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	2	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	4	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	2	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINE-TURBINE-BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALES OR SERVICE ORG	8	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	3	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PR	4	0.00%	0	\$0	\$0	\$0	\$0	0
BATTERIES	11	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	5	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	7	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	5	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	2	0.00%	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY

FOR 2019

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
JEWELRY AND WATCHES	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	4	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	3	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
FREIGHT FORWARDERS/TRUCKERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PLASTIC, RUBBER GOODS - MFG	205	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOTTLE AND JAR MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	4	0.00%	0	\$0	\$0	\$0	\$0	0
PACKAGING/PACKING/MAIL ORDER	3	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PRINTING/PUBLISHERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	8	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SCHOOLS - PRIVATE/PUBLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	46,385	100.00%	646	\$40,335	\$26,056,206	\$27,632	\$3,937	38

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2010 - 2019**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	123,396	32.00%	1,964	\$32,970	\$64,752,830	\$18,328	\$70	40
APPLIANCES AND ACCESSORIES	6,131	19.93%	1,223	\$3,455	\$4,225,736	\$730	\$3,698	2
RESTAURANTS - SERVE ALCOHOL	2,389	3.91%	240	\$3,935	\$944,460	\$769	\$3,105	5
MANUFACTURERS - NOC	4,326	3.19%	196	\$214,458	\$42,033,835	\$33,054	\$4,730	42
CHEMICAL MFG/CHEMISTS	2,212	2.98%	183	\$25,434	\$4,654,427	\$7,235	\$7,421	22
RESTAURANTS - SERVE NO ALCOHOL	3,616	2.87%	176	\$2,630	\$462,831	\$942	\$2,368	6
PLUMBING	480	2.36%	145	\$12,733	\$1,846,279	\$1,737	\$4,193	8
CONTRACTORS - NOC	451	2.17%	133	\$53,190	\$7,074,309	\$19,915	\$19,421	24
PRODUCTS - COMPLETED OPERATIONS - NOC	84,313	1.68%	103	\$69,347	\$7,142,742	\$20,182	\$11,210	25
FURS, FABRICS AND OTHER CLOTHING	260	1.47%	90	\$3,245	\$292,094	\$18,386	\$1,618	4
FOOD PRODUCTS - DRY	667	1.37%	84	\$17,425	\$1,463,668	\$6,651	\$1,901	5
HEATING AND AIR CONDITIONING	369	1.19%	73	\$22,566	\$1,647,303	\$6,318	\$3,550	10
FURNITURE/FIXTURES/UPHOLSTERY	325	1.09%	67	\$43,667	\$2,925,718	\$10,199	\$16,854	10
CARPENTRY AND FLOOR COVERINGS	326	1.06%	65	\$26,676	\$1,733,961	\$7,519	\$10,898	17
FOOD PRODUCTS - NOT DRY	872	1.03%	63	\$3,203	\$201,774	\$1,182	\$2,736	8
AUTO REPAIR SHOPS/DISMANTLING	159	0.98%	60	\$14,782	\$886,935	\$2,323	\$16,256	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	240	0.98%	60	\$317,437	\$19,046,213	\$40,565	\$36,335	26
FROZEN FOODS	318	0.96%	59	\$5,580	\$329,237	\$732	\$2,286	5
MEAT, FISH, POULTRY, AND SEAFOOD	308	0.81%	50	\$6,503	\$325,137	\$10,491	\$2,858	9
CLUBS/CONVENTIONS	321	0.78%	48	\$31,883	\$1,530,383	\$14,159	\$4,525	14
CANDY OR CONFECTIONARY PRODUCTS	252	0.77%	47	\$909	\$42,728	\$288	\$858	6
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	62	0.65%	40	\$2,055	\$82,206	\$1,625	\$8,960	16
GROCERY STORES/MARKETS/COMMISSARIES	216	0.62%	38	\$22,950	\$872,105	\$1,036	\$4,110	9
GASOLINE STATIONS	111	0.59%	36	\$15,582	\$560,959	\$0	\$5,500	5
ELECTRICAL EQUIPMENT	256	0.57%	35	\$109,364	\$3,827,737	\$41,154	\$28,812	20
ROOFING	177	0.52%	32	\$37,569	\$1,202,212	\$9,968	\$17,373	20
PLASTIC, RUBBER GOODS - MFG	1,012	0.51%	31	\$30,285	\$938,827	\$34,004	\$14,433	22
DISCOUNT/VARIETY STORES	38	0.49%	30	\$1,106	\$33,172	\$1,428	\$1,015	13
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	113	0.47%	29	\$72,508	\$2,102,726	\$10,514	\$33,581	25
CONCRETE AND ASPHALT CONSTRUCTION	254	0.41%	25	\$153,828	\$3,845,694	\$119,071	\$84,272	18
FARM MACHINERY	91	0.39%	24	\$34,536	\$828,870	\$7,615	\$14,347	8
GARDENING EQUIPMENT AND LANDSCAPING	60	0.37%	23	\$18,029	\$414,664	\$4,781	\$25,207	11
GAS, STEAM, WATER, AND SEWER MAINS	69	0.36%	22	\$14,736	\$324,202	\$7,829	\$5,403	13
ANIMAL FEED	141	0.31%	19	\$34,647	\$658,285	\$15,514	\$7,871	23
FARMS/RANCHES	86	0.31%	19	\$93,599	\$1,778,380	\$38,883	\$7,254	24
ELECTRIC CABLES, CONDUIT, AND WIRING	138	0.29%	18	\$79,965	\$1,439,368	\$4,633	\$4,703	7
GLASS DEALERS AND GLAZIERS	104	0.29%	18	\$7,065	\$127,172	\$1,966	\$8,875	14
WHEEL AND TIRE MFG	38	0.29%	18	\$124,867	\$2,247,597	\$14,443	\$10,539	11
WAX/PAINT/VARNISH/PAINTING	141	0.28%	17	\$174,503	\$2,966,553	\$49,782	\$32,809	9
DOOR AND WINDOWS MFG	108	0.28%	17	\$91,867	\$1,561,736	\$42,465	\$15,263	31
SOAP AND DETERGENTS	55	0.28%	17	\$11,792	\$200,463	\$54,690	\$2,755	210
MINING/DREDGING/DOCK OPER/EXCAVATION	82	0.26%	16	\$7,402	\$118,432	\$10,590	\$3,814	16
MASONRY, PLASTERING, MARBLE, OR TILE	73	0.26%	16	\$25,201	\$403,212	\$24,245	\$2,301	17
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	75	0.24%	15	\$113,682	\$1,705,224	\$33,006	\$4,683	21
BUILDING MATERIALS	73	0.24%	15	\$192,301	\$2,884,520	\$34,393	\$26,867	27
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	69	0.24%	15	\$42,592	\$638,875	\$2,755	\$20,220	20
WATER SOFTENING EQUIPMENT	86	0.23%	14	\$6,843	\$95,797	\$578	\$7,961	5
OIL, FUEL, GAS - CO AND DISTRIBUTORS	48	0.21%	13	\$62,013	\$806,171	\$90,354	\$71,896	10
METAL ERECTION	61	0.21%	13	\$68,113	\$885,467	\$35,303	\$9,485	16
COSMETICS	100	0.20%	12	\$2,726	\$32,708	\$1,559	\$604	5
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	34	0.18%	11	\$72,211	\$794,318	\$31,967	\$45,273	22
REFRIGERATION	32	0.18%	11	\$15,441	\$169,856	\$95	\$4,410	13
DELI, CATERERS, AND CAFETERIAS	313	0.18%	11	\$1,571	\$17,281	\$6	\$1,132	3
LIGHTS, LANTERNS, AND LAMPS	75	0.16%	10	\$775	\$7,751	\$287	\$1,260	5
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	62	0.16%	10	\$27,764	\$277,639	\$15,982	\$29,734	33
CROP SPRAYING AND PESTICIDES	53	0.15%	9	\$19,274	\$173,465	\$413	\$2,975	5
TOOL MFG	43	0.15%	9	\$41,281	\$371,527	\$7,627	\$13,190	18
CONCESSIONAIRES	394	0.13%	8	\$1,664	\$13,312	\$543	\$2,134	6
BATTERIES	50	0.13%	8	\$23,167	\$185,336	\$2,509	\$7,775	13
STORES AND DISTR - NO FOOD OR DRINK	114	0.13%	8	\$9,851	\$78,804	\$19,777	\$14,344	10
VALVES, PUMPS, COMPRESSORS MFG	115	0.11%	7	\$6,206	\$43,445	\$0	\$4,856	4
LUMBER-WOOD MFG/PRUNING/TRIMMING	44	0.11%	7	\$15,315	\$107,208	\$7,274	\$9,943	20

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2010 - 2019**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
FERTILIZERS	18	0.11%	7	\$23,969	\$167,780	\$1,101	\$2,193	6
SWIMMING POOLS/SAUNAS	22	0.11%	7	\$6,338	\$44,369	\$8,816	\$4,772	23
ALCOHOL, LIQUOR - MFG, DISTR, STORES	28	0.10%	6	\$14,189	\$85,135	\$5	\$13,991	19
BEVERAGE BOTTLER - NON-ALCOHOLIC	42	0.10%	6	\$23,661	\$141,964	\$11,229	\$2,434	18
HARDWARE, HOME IMPROVEMENT STORES	38	0.10%	6	\$4,325	\$25,950	\$0	\$4,195	5
ADHESIVE AND ABRASIVE GOODS	28	0.10%	6	\$29,463	\$176,780	\$10,778	\$11,402	14
SALES OR SERVICE ORG	41	0.10%	6	\$10,523	\$63,138	\$27,094	\$18,542	14
COMMUNICATION/RECORDING SYS/INTERNET PR	31	0.10%	6	\$12,369	\$74,214	\$0	\$5,679	11
JANITORIAL SERVICES	22	0.10%	6	\$16,480	\$98,881	\$0	\$1,226	6
INSULATION - OTHER THAN ASBESTOS	32	0.08%	5	\$22,067	\$110,335	\$6,133	\$1,150	10
TV OR RADIO OR STEREO	16	0.08%	5	\$25,252	\$126,261	\$4,276	\$11,200	15
TEXTILE MFG	23	0.08%	5	\$17,392	\$86,959	\$19,685	\$7,980	11
LADDERS, HOISTS, AND SCAFFOLDS	13	0.08%	5	\$96,150	\$480,750	\$4,973	\$33,156	27
PAPER PRODUCTS	82	0.08%	5	\$65,539	\$327,696	\$7,241	\$5,460	11
DRUG AND PHARMACEUTICALS	118	0.08%	5	\$48,603	\$243,013	\$22,312	\$19,500	20
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	34	0.08%	5	\$37,879	\$189,395	\$12,313	\$2,650	32
BRUSH OR BROOM MFG	6	0.08%	5	\$1,595	\$7,975	\$0	\$1,623	2
SIGN MFG AND INSTALLATION	13	0.08%	5	\$18,017	\$90,086	\$1,767	\$26,467	14
PIPE MFG	45	0.08%	5	\$44,260	\$221,298	\$87,707	\$6,896	29
BOTTLE AND JAR MFG	14	0.08%	5	\$27,325	\$136,626	\$12,043	\$32,500	27
SEED MERCHANT	11	0.08%	5	\$71,376	\$356,881	\$74,936	\$4,903	32
BOATS - USE	20	0.07%	4	\$12,284	\$49,135	\$6,207	\$5,375	12
SHOES, BOOTS, OR SLIPPERS	40	0.07%	4	\$19,819	\$79,274	\$1,956	\$30,041	18
FENCES	21	0.07%	4	\$76,902	\$307,607	\$21,831	\$3,375	20
BAKERIES AND BAKERY GOODS	26	0.07%	4	\$5,559	\$22,234	\$0	\$5,496	2
TANK BLDG/WAREHOUSES/VACANT BLDGS	20	0.07%	4	\$693,125	\$2,772,500	\$34,933	\$175,001	20
ENGINE-TURBINE-BEARING MFG	10	0.07%	4	\$101,000	\$404,000	\$49,117	\$785	7
RECREATIONAL VEHICLE MFG	36	0.07%	4	\$93,238	\$372,950	\$47,882	\$185,485	25
MOBILE HOME/TRAILER MFG	4	0.07%	4	\$3,117	\$12,466	\$630	\$1,625	3
IRRIGATION EQUIPMENT	9	0.07%	4	\$13,003	\$52,013	\$3,367	\$10,475	8
PRINTING/PUBLISHERS	15	0.07%	4	\$44,384	\$177,536	\$0	\$53,442	6
CARPET AND FURNITURE CLEANING	12	0.05%	3	\$3,076	\$9,227	\$0	\$1,867	3
ALARMS AND DETECTION DEVICES	65	0.05%	3	\$100,667	\$302,000	\$8,923	\$168,967	23
BOILER, STEAM PIPES	16	0.05%	3	\$24,733	\$74,200	\$31,358	\$3,335	34
SEPTIC TANKS	3	0.05%	3	\$7,435	\$22,304	\$1,783	\$6,200	7
WATER AND FIRE PROOFING	17	0.05%	3	\$24,821	\$74,464	\$17,722	\$6,374	36
DAIRY PRODUCTS	30	0.05%	3	\$341,143	\$1,023,428	\$18,495	\$335,163	21
WATER BOTTLING	20	0.05%	3	\$22,883	\$68,650	\$405	\$11,000	14
TENTS AND CANOPIES	5	0.05%	3	\$691,667	\$2,075,000	\$3,321	\$666,883	19
VENDING MACHINES MFG	4	0.05%	3	\$4,623	\$13,868	\$578	\$4,200	9
PET GROOMING/STORES/TRAINING	7	0.05%	3	\$60,000	\$180,000	\$6,052	\$5,167	17
OIL REFINERIES	3	0.05%	3	\$929	\$2,788	\$0	\$867	3
BUILDINGS/PREMISES BANK OR OFFICE	44	0.05%	3	\$1,083	\$3,249	\$5	\$83	2
GOVERNMENTAL SUBDV/OFFICES	3	0.05%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
OFFICE MACHINES, COMPUTERS - OTHER	45	0.03%	2	\$10,500	\$21,000	\$3,591	\$39,500	25
BOAT OR SHIP BUILDING	4	0.03%	2	\$209,776	\$419,551	\$0	\$207,500	10
CONTRACTOR EQUIPMENT	25	0.03%	2	\$99,500	\$199,000	\$11,832	\$77,500	13
LAUNDRY SERVICES	8	0.03%	2	\$1,335	\$2,670	\$0	\$1,791	1
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	32	0.03%	2	\$625	\$1,250	\$0	\$2,500	15
WALL AND CEILING INSTALLATION	19	0.03%	2	\$15,180	\$30,359	\$11,344	\$5,250	20
ICE DEALERS AND DISTRIBUTORS	2	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
CUTLERY, RAZORS, AND FLATWARE	14	0.03%	2	\$1,275	\$2,549	\$0	\$6,552	5
MOBILE HOME PARKS OR COURTS	12	0.03%	2	\$38,250	\$76,500	\$38,915	\$38,750	54
OPTICAL AND HEARING GOODS	4	0.03%	2	\$700	\$1,400	\$0	\$463	9
MUSICAL INSTRUMENT MFG/STORES	2	0.03%	2	\$5,562	\$11,124	\$0	\$6,062	4
GRAIN ELEVATOR OPERATIONS	3	0.03%	2	\$91,082	\$182,164	\$10,017	\$35,504	14
PIPELINES/WELLS	13	0.03%	2	\$111,000	\$222,000	\$465,238	\$12,750	57
WELDING	31	0.03%	2	\$320,000	\$640,000	\$78,953	\$54,450	25
SAND OR GRAVEL DIGGING, QUARRIES	14	0.03%	2	\$15,056	\$30,111	\$3,876	\$4,274	28
FORESTRY/LAKES/FISHING/GUIDES	2	0.03%	2	\$101,500	\$203,000	\$6,719	\$104,250	20
CAR WASHES	6	0.03%	2	\$672	\$1,343	\$0	\$500	3
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2010 - 2019**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	5	0.02%	1	\$900	\$900	\$0	\$500	0
FIREARMS, AMMUNITION - MFG AND REPAIR	59	0.02%	1	\$10,000	\$10,000	\$5,709	\$10,000	9
RAILROAD/TRAIN MFG/CONSTRUCTION	35	0.02%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
ELEVATOR, ESCALATOR, MOVING SIDEWALK	2	0.02%	1	\$15,000	\$15,000	\$47,197	\$80,000	25
SALT, PHOSPHATES, AND LIME	20	0.02%	1	\$562	\$562	\$0	\$1,000	4
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	7	0.02%	1	\$900,000	\$900,000	\$25,515	\$5,100	19
PATTERN MFG	1	0.02%	1	\$4,622	\$4,622	\$0	\$8	0
BOXES AND COMPOSITION GOODS	2	0.02%	1	\$2,500	\$2,500	\$0	\$2,500	2
INK AND DYES	15	0.02%	1	\$45,000	\$45,000	\$29,083	\$25,000	24
LEAD MFG	19	0.02%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
METAL EXTRACTION AND PROCESSING	9	0.02%	1	\$300,000	\$300,000	\$53,765	\$10,000	16
CANS, DRUMS, AND METAL CONTAINERS	1	0.02%	1	\$700	\$700	\$0	\$5,000	2
INSTRUMENT MFG/TUNING	46	0.02%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
FUMIGATING	29	0.02%	1	\$876	\$876	\$0	\$1,325	2
TOYS/GAMES	19	0.02%	1	\$5,750	\$5,750	\$0	\$0	8
PUTTY PRODUCTS	7	0.02%	1	\$35,000	\$35,000	\$21,730	\$25,000	16
STONE AND GEM CUTTING OR POLISHING	3	0.02%	1	\$9,549	\$9,549	\$0	\$15,000	2
LABORATORIES	5	0.02%	1	\$150	\$150	\$35	\$0	7
BARBER SUPPLIES AND HAIR PIECES	11	0.02%	1	\$868	\$868	\$160	\$2,000	2
SNOW AND ICE REMOVAL-CONTRACTOR	17	0.02%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	2	0.02%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
AUTO RENTAL OR LEASING	7	0.02%	1	\$1,581	\$1,581	\$0	\$5,000	3
THEATERS	17	0.02%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
CAMP GROUNDS/CAMPS/PICNIC GROUNDS	1	0.02%	1	\$1,113	\$1,113	\$0	\$500	1
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERT/	1	0.02%	1	\$500	\$500	\$0	\$5,000	2
HEALTH/EXERCISE FACILITIES	1	0.02%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
CHURCHES/CONVENTS/MONASTERIES	1	0.02%	1	\$250	\$250	\$0	\$500	8
RECYCLING CENTERS/SALVAGE	1	0.02%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
WHARF/WATERFRONT PROPERTY	2	0.02%	1	\$15,000	\$15,000	\$18,120	\$5	12
YMCA/YWCA	1	0.02%	1	\$92,000	\$92,000	\$1,261	\$24,000	11
AUCTION/AUCTIONEERS	1	0.02%	1	\$203	\$203	\$0	\$500	0
BOWLING LANES	3	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	9	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	5	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	6	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	6	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	4	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	10	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	24	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	5	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	7	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	13	0.00%	0	\$0	\$0	\$0	\$0	0
FREIGHT FORWARDERS/TRUCKERS	5	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	4	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	5	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	6	0.00%	0	\$0	\$0	\$0	\$0	0
PACKAGING/PACKING/MAIL ORDER	5	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	10	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	11	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINE CONSTRUCTION (OIL)	1	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	5	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	38	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	3	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2010 - 2019**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CONSULTANTS/PROGRAMMERS	6	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SCHOOLS - PRIVATE/PUBLIC	2	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	238,911	100.00%	6,137	\$35,216	\$216,119,660	\$12,838	\$6,720	21

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution. Each section contains annual summary data for 2019 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2019

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	25.08%	162	\$32,550	\$5,273,122	\$8,274	\$4,540	6
NOT SPECIFIED	0.93%	6	\$8,679	\$52,073	\$421	\$16,254	22
DIRECTED VERDICT FOR PLAINTIFF	0.15%	1	\$10,757	\$10,757	\$0	\$3,000	1
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.15%	1	\$72,162	\$72,162	\$161,209	\$81,600	91
ARBITRATION	0.46%	3	\$85,219	\$255,657	\$82,823	\$4,000	69
ALL OTHER INCLUDING DISMISSALS	73.22%	473	\$43,113	\$20,392,435	\$34,033	\$3,412	49
TOTAL	100.00%	646	\$40,335	\$26,056,206	\$27,632	\$3,937	38

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLAIM DISPOSITION

FOR YEARS 2010 - 2019

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	50.14%	3,077	\$12,534	\$38,567,919	\$2,325	\$5,824	5
NOT SPECIFIED	0.42%	26	\$24,429	\$635,150	\$3,293	\$4,511	16
DIRECTED VERDICT FOR PLAINTIFF	0.05%	3	\$44,354	\$133,063	\$23,270	\$4,667	18
DIRECTED VERDICT FOR DEFENDANT	0.03%	2	\$5,808,087	\$11,616,174	\$13,385	\$250,050	68
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.23%	14	\$1,469,272	\$20,569,805	\$283,763	\$7,394	32
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.02%	1	\$72,162	\$72,162	\$161,209	\$81,600	91
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.03%	2	\$258,804	\$517,607	\$638,733	\$260,000	101
ARBITRATION	0.20%	12	\$57,352	\$688,220	\$53,283	\$2,148	34
ALL OTHER INCLUDING DISMISSALS	48.85%	2,998	\$47,768	\$143,209,560	\$21,814	\$7,266	37
TOTAL	100.00%	6,137	\$35,216	\$216,119,660	\$12,838	\$6,720	21

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2019

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	23.68%	153	\$52,717	\$8,065,755	\$162	\$3,085	2
7-12	4.33%	28	\$62,042	\$1,737,174	\$816	\$7,000	9
13-18	11.46%	74	\$30,855	\$2,283,300	\$5,604	\$5,607	16
19-24	10.68%	69	\$15,467	\$1,067,191	\$11,538	\$7,435	21
25-30	6.50%	42	\$120,185	\$5,047,756	\$3,462	\$3,539	27
31-36	5.88%	38	\$34,081	\$1,295,066	\$9,958	\$228	34
37-42	5.26%	34	\$13,521	\$459,708	\$17,893	\$1,627	39
43-48	4.18%	27	\$21,715	\$586,302	\$15,623	\$482	46
49-54	5.26%	34	\$20,865	\$709,394	\$21,533	\$1,530	52
55-60	2.01%	13	\$7,820	\$101,663	\$14,913	\$62	58
61-66	3.87%	25	\$5,824	\$145,595	\$936	\$1,500	63
67-72	1.39%	9	\$11,142	\$100,275	\$1,230	\$1,222	70
73-78	1.55%	10	\$53,295	\$532,949	\$5,505	\$41,610	75
79-84	0.62%	4	\$8,525	\$34,100	\$5,506	\$2,500	82
85-90	1.70%	11	\$9,322	\$102,545	\$0	\$0	87
91-96	2.17%	14	\$27,269	\$381,771	\$15,280	\$6,364	92
97-102	1.08%	7	\$55,493	\$388,452	\$107,700	\$286	100
103-108	1.24%	8	\$9,258	\$74,060	\$15,904	\$0	106
Greater than 108	7.12%	46	\$63,982	\$2,943,150	\$280,551	\$2,250	152
TOTAL	100.00%	646	\$40,335	\$26,056,206	\$27,632	\$3,937	38

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2010 - 2019

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	45.85%	2,814	\$7,978	\$22,450,402	\$1,717	\$2,794	2
7-12	9.29%	570	\$31,647	\$18,038,613	\$3,413	\$8,378	10
13-18	10.02%	615	\$33,619	\$20,675,543	\$9,351	\$6,435	16
19-24	8.15%	500	\$50,457	\$25,228,413	\$10,271	\$17,606	21
25-30	5.44%	334	\$53,201	\$17,769,038	\$16,619	\$6,100	27
31-36	3.52%	216	\$65,035	\$14,047,488	\$19,562	\$10,328	33
37-42	2.93%	180	\$101,010	\$18,181,718	\$23,780	\$11,635	39
43-48	2.53%	155	\$47,231	\$7,320,780	\$18,340	\$3,330	46
49-54	2.57%	158	\$40,136	\$6,341,468	\$27,010	\$8,127	51
55-60	1.34%	82	\$107,313	\$8,799,663	\$27,994	\$19,611	57
61-66	1.78%	109	\$55,555	\$6,055,499	\$32,118	\$12,719	63
67-72	1.30%	80	\$185,742	\$14,859,361	\$48,342	\$26,835	70
73-78	0.86%	53	\$40,609	\$2,152,253	\$37,500	\$17,295	76
79-84	0.64%	39	\$20,154	\$785,997	\$2,738	\$2,821	82
85-90	0.60%	37	\$581,380	\$21,511,048	\$90,766	\$24,757	87
91-96	0.51%	31	\$31,685	\$982,221	\$11,853	\$7,245	93
97-102	0.23%	14	\$107,784	\$1,508,971	\$88,700	\$1,964	99
103-108	0.20%	12	\$39,972	\$479,662	\$14,631	\$933	106
Greater than 108	2.25%	138	\$64,721	\$8,931,522	\$167,073	\$2,401	191
TOTAL	100.00%	6,137	\$35,216	\$216,119,660	\$12,838	\$6,720	21

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2018 and 2019.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2019.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2019 Written Premium	2018 - 2019 % of Change in Premium	2018 Written Premium	2017 - 2018 % of Change in Premium	2017 Written Premium	2016 - 2017 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$1,151,473	1293.02%	\$82,660	-28.73%	\$115,986	-1.21%
ACE PROPERTY AND CASUALTY INSURANCE COMPAI	\$114,683	266.18%	\$31,319	72.87%	\$18,117	-2.42%
ACUIITY A MUTUAL INSURANCE COMPANY	\$288,260	7.66%	\$267,739	1.16%	\$264,674	20.50%
ADDISON INSURANCE COMPANY	\$854,032	-6.95%	\$917,858	3.29%	\$888,653	-4.76%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$2,583,861	-16.32%	\$3,087,790	76.88%	\$1,745,683	26.73%
ALLSTATE INSURANCE COMPANY	\$3,734	-33.25%	\$5,594	51.89%	\$3,683	-44.42%
AMCO INSURANCE COMPANY	\$373,241	65.86%	\$225,027	10.44%	\$203,753	20.76%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$33,548	137.74%	\$14,111	-78.63%	\$66,018	-9.03%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$13,013	-21.84%	\$16,649	-22.33%	\$21,435	-5.38%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,662,341	49.74%	\$1,110,139	-46.42%	\$2,072,053	129.05%
AMERICAN INSURANCE COMPANY THE	\$5,573	-81.41%	\$29,980	-2.32%	\$30,692	-60.52%
AMERISURE INSURANCE COMPANY	\$203,483	113.66%	\$95,238	21.53%	\$78,367	-42.84%
AMERISURE MUTUAL INSURANCE COMPANY	\$39,357	91.85%	\$20,514	-45.44%	\$37,600	-9.73%
AMERISURE PARTNERS INSURANCE COMPANY	\$15,344	-29.91%	\$21,891	-62.98%	\$59,139	42.23%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$2,155	-30.86%	\$3,117	173.66%	\$1,139	-87.18%
ARCH INSURANCE COMPANY	\$302,311	-17.77%	\$367,648	-30.26%	\$527,151	87.53%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$158,894	-42.77%	\$277,623	27.30%	\$218,083	2.35%
BENCHMARK INSURANCE COMPANY	\$205,865	-3.19%	\$212,656	-2.88%	\$218,962	-13.07%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO	\$1,101	-17.59%	\$1,336	-62.13%	\$3,528	1.97%
CAPITOL INDEMNITY CORPORATION	\$6,698	10.42%	\$6,066	-46.01%	\$11,235	-58.27%
CHARTER OAK FIRE INSURANCE CO THE	\$252,715	-4.25%	\$263,940	-21.77%	\$337,402	45.30%
CINCINNATI CASUALTY COMPANY THE	\$288,796	18.03%	\$244,681	9.35%	\$223,752	-2.91%
CINCINNATI INDEMNITY COMPANY INC	\$79,246	-9.14%	\$87,214	2.03%	\$85,476	-13.00%
CINCINNATI INSURANCE COMPANY THE	\$1,765,608	32.89%	\$1,328,586	7.47%	\$1,236,207	-8.83%
CITIZENS INSURANCE COMPANY OF AMERICA	\$110,018	52.79%	\$72,006	3427.98%	\$2,041	-86.68%
COLUMBIA MUTUAL INSURANCE COMPANY	\$247,858	14.17%	\$217,100	-17.28%	\$262,436	5.86%
CONTINENTAL CASUALTY COMPANY	\$576,615	-27.10%	\$791,020	62.24%	\$487,550	5.57%
CONTINENTAL INSURANCE COMPANY THE	\$37,305	-51.41%	\$76,780	122.62%	\$34,489	23.91%
COUNTRY MUTUAL INSURANCE COMPANY	\$19,719	1.21%	\$19,484	23.40%	\$15,789	6.67%
DEPOSITORS INSURANCE COMPANY	\$189,819	-36.50%	\$298,921	12.72%	\$265,179	2.41%
EMCASCO INSURANCE COMPANY	\$234,064	7.92%	\$216,877	-12.48%	\$247,809	29.28%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$3,566	-78.47%	\$16,564	137.85%	\$6,964	-55.43%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$256,830	-16.64%	\$308,087	-3.36%	\$318,797	42.16%
EVEREST NATIONAL INSURANCE COMPANY	\$1,096,774	46.19%	\$750,236	20.31%	\$623,582	-4.87%
FARMERS INSURANCE EXCHANGE	\$1,174	1.29%	\$1,159	-17.45%	\$1,404	2.33%
FCCI INSURANCE COMPANY	\$1,050	-97.96%	\$51,563	-11.48%	\$58,248	11.32%
FEDERAL INSURANCE COMPANY	\$1,612,505	-4.88%	\$1,695,300	25.46%	\$1,351,260	-11.39%
FEDERATED MUTUAL INSURANCE COMPANY	\$625,257	-14.39%	\$730,364	-12.89%	\$838,463	2.70%
FEDERATED SERVICE INSURANCE COMPANY	\$197,664	-26.81%	\$270,060	12.95%	\$239,104	15.44%
FIREMANS FUND INSURANCE COMPANY	\$149,319	471.60%	\$26,123	5220.37%	\$491	-97.77%
FIREMENS INSURANCE COMPANY OF WASHINGTON I	\$10,821	46.59%	\$7,382	4.35%	\$7,074	96.01%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$5,836	-72.56%	\$21,270	8.62%	\$19,582	109.48%
GREAT NORTHERN INSURANCE COMPANY	\$581,817	33.27%	\$436,568	-15.39%	\$515,986	40.57%
GRINNELL MUTUAL REINSURANCE COMPANY	\$752,502	0.59%	\$748,124	9.43%	\$683,637	11.09%
HANOVER AMERICAN INSURANCE COMPANY THE	\$1,451	-21.27%	\$1,843	-26.54%	\$2,509	-81.97%
HANOVER INSURANCE COMPANY THE	\$82,029	-0.77%	\$82,669	473.10%	\$14,425	97.20%
HARLEYSVILLE INSURANCE COMPANY	\$11,249	9.10%	\$10,311	103.09%	\$5,077	34.53%
HARTFORD ACCIDENT & INDEMNITY CO	\$92,264	32.30%	\$69,736	-2.76%	\$71,712	-10.71%
HARTFORD FIRE INSURANCE COMPANY	\$883,767	-23.17%	\$1,150,326	37.46%	\$836,826	109.85%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$2,258	-68.73%	\$7,220	-44.72%	\$13,060	-29.68%
HDI-GERLING AMERICA INSURANCE COMPANY	\$281,782	-22.15%	\$361,969	0.63%	\$359,715	-25.14%
ILLINOIS NATIONAL INSURANCE COMPANY	\$6,072	5134.48%	\$116	-96.48%	\$3,298	-40.06%
INDEMNITY INSURANCE COMPANY OF NORTH AMER	\$3,676	-4.77%	\$3,860	-16.05%	\$4,598	-61.68%
INSURANCE COMPANY OF THE STATE OF PENNSYLV	\$637	-92.21%	\$8,177	337.51%	\$1,869	-65.66%
LIBERTY INSURANCE CORPORATION	\$110,467	-13.39%	\$127,550	1.95%	\$125,113	-36.82%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$921,498	-23.20%	\$1,199,812	-13.44%	\$1,386,081	26.40%
LIBERTY MUTUAL INSURANCE COMPANY	\$900	-58.43%	\$2,165	-97.57%	\$89,172	-26.04%
LITITZ MUTUAL INSURANCE COMPANY	\$327	-89.57%	\$3,135	5.95%	\$2,959	46.85%
LM INSURANCE CORPORATION	\$244,176	-21.55%	\$311,259	131.88%	\$134,232	38.98%
MASSACHUSETTS BAY INSURANCE COMPANY	\$42,067	-8.93%	\$46,194	-31.19%	\$67,133	95.46%
MEDMARC CASUALTY INSURANCE COMPANY	\$351,832	-7.90%	\$382,013	-14.71%	\$447,881	-16.31%
MID-CONTINENT ASSURANCE COMPANY	\$65,291	42.36%	\$45,863	22.79%	\$37,351	5.07%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2019 Written Premium	2018 - 2019 % of Change in Premium	2018 Written Premium	2017 - 2018 % of Change in Premium	2017 Written Premium	2016 - 2017 % of Change in Premium
MID-CONTINENT CASUALTY COMPANY	\$261,540	4.53%	\$250,197	-7.98%	\$271,902	49.01%
MILWAUKEE CASUALTY INSURANCE CO	\$411	-83.90%	\$2,553	1636.73%	\$147	-99.27%
MITSUI SUMITOMO INSURANCE USA INC	\$26,033	-8.25%	\$28,373	-14.37%	\$33,136	342.58%
MONROE GUARANTY INSURANCE COMPANY	\$11,198	-11.59%	\$12,666	34.26%	\$9,434	7.88%
NATIONAL AMERICAN INSURANCE COMPANY	\$14,444	-21.60%	\$18,423	-11.36%	\$20,784	99.41%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$278,356	47.95%	\$188,144	30.98%	\$143,640	-27.35%
NATIONAL INDEMNITY COMPANY	\$5,776	3.42%	\$5,585	-7.75%	\$6,054	-30.55%
NATIONAL SURETY CORPORATION	\$206,317	-25.97%	\$278,696	-20.37%	\$350,003	-31.94%
NATIONAL TRUST INSURANCE COMPANY	\$12,079	-51.49%	\$24,899	40.66%	\$17,702	-9.36%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,428,239	-9.00%	\$1,569,470	15.32%	\$1,360,939	7.19%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$615,518	373.66%	\$129,950	-32.47%	\$192,428	9.50%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$13,673	11.34%	\$12,280	-17.95%	\$14,966	338.24%
NORTH RIVER INSURANCE COMPANY THE	\$91,446	-12.21%	\$104,168	-22.20%	\$133,893	-31.12%
NORTHLAND INSURANCE COMPANY	\$158	0.00%	\$158	-95.40%	\$3,433	-84.08%
OAK RIVER INSURANCE COMPANY	\$640	-79.40%	\$3,107	5.57%	\$2,943	0.00%
OHIO CASUALTY INSURANCE COMPANY	\$59,999	-4.63%	\$62,913	-1.84%	\$64,091	369.94%
OHIO SECURITY INSURANCE COMPANY	\$400,208	22.92%	\$325,597	35.19%	\$240,852	25.98%
OLD REPUBLIC INSURANCE COMPANY	\$121,054	100.06%	\$60,510	-97.37%	\$2,303,662	23.45%
PACIFIC INDEMNITY COMPANY	\$15,000	0.00%	\$15,000	0.00%	\$15,000	0.00%
PENN MILLERS INSURANCE COMPANY	\$696,523	4.68%	\$665,410	7.97%	\$616,291	5.78%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	\$243,436	-32.58%	\$361,054	-0.50%	\$362,882	10.24%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INS	\$10,539	-78.04%	\$47,982	536.11%	\$7,543	1.95%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMP	\$22,645	9.15%	\$20,746	-3.50%	\$21,499	-0.71%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$7,428	-67.34%	\$22,743	70.28%	\$13,356	-69.77%
SAFETY NATIONAL CASUALTY CORPORATION	\$62,759	70.41%	\$36,829	-38.89%	\$60,268	35.79%
SECURA INSURANCE A MUTUAL COMPANY	\$1,020,842	47.47%	\$692,249	-0.53%	\$695,905	-10.04%
SECURA SUPREME INSURANCE COMPANY	\$420,553	19.42%	\$352,171	46.57%	\$240,267	70.87%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$527,040	-9.04%	\$579,416	-4.46%	\$606,472	29.08%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROL	\$399,747	-2.37%	\$409,467	34.60%	\$304,203	-9.44%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	\$210,818	6.35%	\$198,230	28.59%	\$154,152	-24.10%
SENTRY INSURANCE A MUTUAL COMPANY	\$734,018	-16.74%	\$881,593	66.01%	\$531,048	4.57%
SENTRY SELECT INSURANCE COMPANY	\$288,971	-4.76%	\$303,401	9.58%	\$276,864	-3.93%
SHELTER MUTUAL INSURANCE COMPANY	\$63,131	8.85%	\$57,997	1.55%	\$57,110	-13.09%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$37,004	-83.35%	\$222,206	-3.58%	\$230,455	49.66%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$7,856	-46.44%	\$14,669	451.88%	\$2,658	27.06%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	\$236,184	18.99%	\$198,491	2.84%	\$193,001	-9.89%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$39,277	-13.61%	\$45,464	15.76%	\$39,276	31.67%
TOKIO MARINE AMERICA INSURANCE COMPANY	\$15,992	-15.25%	\$18,869	-17.74%	\$22,938	44.35%
TRANSPORTATION INSURANCE COMPANY	\$14,899	-43.23%	\$26,244	240.52%	\$7,707	-83.67%
TRAVELERS INDEMNITY COMPANY	\$167,221	-34.34%	\$254,675	55.02%	\$164,282	-47.33%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$223	-99.22%	\$28,764	-13.21%	\$33,143	-51.38%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$42,503	-67.74%	\$131,766	10.00%	\$119,790	-4.20%
TRAVELERS PROPERTY CASUALTY COMPANY OF AM	\$1,145,603	7.04%	\$1,070,225	-11.68%	\$1,211,718	-0.30%
TRI STATE INSURANCE COMPANY OF MINNESOTA	\$12,139	-42.47%	\$21,099	5.96%	\$19,913	37.98%
TRUCK INSURANCE EXCHANGE	\$2,332	6.00%	\$2,200	5.97%	\$2,076	5.97%
TWIN CITY FIRE INSURANCE COMPANY	\$965,042	11.07%	\$868,894	19.98%	\$724,205	7.86%
UNION INSURANCE COMPANY OF PROVIDENCE	\$255,090	11.48%	\$228,816	143.95%	\$93,798	16.21%
UNITED FIRE AND CASUALTY COMPANY	\$4,181,189	5.54%	\$3,961,726	-3.18%	\$4,091,675	10.47%
UNITED STATES FIRE INSURANCE COMPANY	\$97,070	-42.37%	\$168,442	11.01%	\$151,739	18.89%
UNITED STATES LIABILITY INSURANCE COMPANY	\$115,624	-10.69%	\$129,462	3.63%	\$124,933	4.05%
VALLEY FORGE INSURANCE COMPANY	\$48,823	-30.09%	\$69,833	256.51%	\$19,588	3.53%
VIGILANT INSURANCE COMPANY	\$2,493	21.61%	\$2,050	-56.22%	\$4,682	4.09%
WESCO INSURANCE COMPANY	\$54,619	-27.33%	\$75,156	-54.20%	\$164,082	127.27%
WEST BEND MUTUAL INSURANCE COMPANY	\$714,383	8.67%	\$657,358	8.50%	\$605,880	39.00%
WESTCHESTER FIRE INSURANCE COMPANY	\$265	-97.98%	\$13,119	-97.06%	\$446,577	-5.16%
ZURICH AMERICAN INSURANCE COMPANY	\$1,065,754	22.49%	\$870,093	31.31%	\$662,630	-32.40%
TOTAL	\$39,237,538	6.04%	\$37,002,467	-2.31%	\$37,877,232	6.98%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2019**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	10.66%	\$4,181,189	\$4,174,381	\$1,411,883	\$1,341,974	32.15%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	6.59%	\$2,583,861	\$2,977,199	\$1,514,409	\$751,934	25.26%
CINCINNATI INSURANCE COMPANY THE	4.50%	\$1,765,608	\$1,654,785	\$178,685	\$11,550	0.70%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	4.24%	\$1,662,341	\$1,314,433	\$0	-\$622,996	-47.40%
FEDERAL INSURANCE COMPANY	4.11%	\$1,612,505	\$1,588,883	\$189,468	\$221,799	13.96%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	3.64%	\$1,428,239	\$1,431,776	\$33,747	-\$4,117	-0.29%
ACE AMERICAN INSURANCE COMPANY	2.93%	\$1,151,473	\$501,675	\$120,000	\$154,133	30.72%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	2.92%	\$1,145,603	\$1,106,470	\$1,673,607	\$3,002,579	271.37%
EVEREST NATIONAL INSURANCE COMPANY	2.80%	\$1,096,774	\$775,303	\$45,000	\$71,958	9.28%
ZURICH AMERICAN INSURANCE COMPANY	2.72%	\$1,065,754	\$1,056,921	\$1,253,152	\$379,837	35.94%
SECURA INSURANCE A MUTUAL COMPANY	2.60%	\$1,020,842	\$870,434	\$384,565	\$134,745	15.48%
TWIN CITY FIRE INSURANCE COMPANY	2.46%	\$965,042	\$932,119	\$185,000	\$197,549	21.19%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.35%	\$921,498	\$838,934	\$100,000	\$3,179,204	378.96%
HARTFORD FIRE INSURANCE COMPANY	2.25%	\$883,767	\$916,382	\$0	\$129,017	14.08%
ADDISON INSURANCE COMPANY	2.18%	\$854,032	\$898,198	\$268,765	\$167,690	18.67%
GRINNELL MUTUAL REINSURANCE COMPANY	1.92%	\$752,502	\$733,926	\$212,594	-\$147,380	-20.08%
SENTRY INSURANCE A MUTUAL COMPANY	1.87%	\$734,018	\$696,665	\$1,404,855	\$1,491,190	214.05%
WEST BEND MUTUAL INSURANCE COMPANY	1.82%	\$714,383	\$660,795	\$29,150	\$180,773	27.36%
PENN MILLERS INSURANCE COMPANY	1.78%	\$696,523	\$665,541	\$0	\$203,020	30.50%
FEDERATED MUTUAL INSURANCE COMPANY	1.59%	\$625,257	\$668,477	\$29,281	-\$7,846	-1.17%
NATIONWIDE MUTUAL INSURANCE COMPANY	1.57%	\$615,518	\$595,133	\$14,244	\$277,710	46.66%
GREAT NORTHERN INSURANCE COMPANY	1.48%	\$581,817	\$519,170	\$33,793	\$20,586	3.97%
CONTINENTAL CASUALTY COMPANY	1.47%	\$576,615	\$638,937	\$0	\$350,241	54.82%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.34%	\$527,040	\$529,909	\$29,423	\$99,174	18.72%
TRAVELERS CASUALTY AND SURETY COMPANY	1.13%	\$442,419	\$442,419	\$1,022,527	\$591,048	133.59%
SECURA SUPREME INSURANCE COMPANY	1.07%	\$420,553	\$370,129	\$4,000	\$42,679	11.53%
OHIO SECURITY INSURANCE COMPANY	1.02%	\$400,208	\$396,694	\$31,545	\$147,023	37.06%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.02%	\$399,747	\$402,714	\$3,221	\$75,362	18.71%
AMCO INSURANCE COMPANY	0.95%	\$373,241	\$253,987	\$0	\$27,854	10.97%
MEDMARC CASUALTY INSURANCE COMPANY	0.90%	\$351,832	\$356,333	\$0	-\$104,686	-29.38%
PHOENIX INSURANCE COMPANY THE	0.80%	\$315,286	\$328,186	\$24,833	\$182,827	55.71%
ARCH INSURANCE COMPANY	0.77%	\$302,311	\$324,006	\$0	\$184,424	56.92%
SENTRY SELECT INSURANCE COMPANY	0.74%	\$288,971	\$294,023	\$21,258	\$43,607	14.83%
CINCINNATI CASUALTY COMPANY THE	0.74%	\$288,796	\$278,856	\$14,073	\$2,557	0.92%
ACUITY A MUTUAL INSURANCE COMPANY	0.73%	\$288,260	\$268,265	\$577,253	\$541,980	202.03%
HDI GLOBAL INSURANCE COMPANY	0.72%	\$281,782	\$289,501	\$0	-\$84,104	-29.05%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.71%	\$278,356	\$240,417	\$2,024,500	-\$217,808	-90.60%
MID-CONTINENT CASUALTY COMPANY	0.67%	\$261,540	\$259,716	\$10,000	\$622,241	239.59%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.65%	\$256,830	\$270,824	\$3,193	\$114,205	42.17%
UNION INSURANCE COMPANY OF PROVIDENCE	0.65%	\$255,090	\$233,163	\$22,468	\$51,437	22.06%
CHARTER OAK FIRE INSURANCE CO THE	0.64%	\$252,715	\$258,769	\$14,768	\$205,464	79.40%
COLUMBIA MUTUAL INSURANCE COMPANY	0.63%	\$247,858	\$248,814	\$924	\$41,703	16.76%
LM INSURANCE CORPORATION	0.62%	\$244,176	\$262,852	\$0	\$66,858	25.44%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.62%	\$243,436	\$338,306	\$1,500	-\$162,204	-47.95%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.60%	\$236,184	\$197,501	\$33,660	-\$6,898	-3.49%
EMCASCO INSURANCE COMPANY	0.60%	\$234,064	\$219,070	\$105,134	\$17,093	7.80%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.54%	\$210,818	\$206,832	-\$900	\$27,543	13.32%
NATIONAL SURETY CORPORATION	0.53%	\$206,317	\$257,672	\$0	-\$2,061,212	-799.94%
BENCHMARK INSURANCE COMPANY	0.52%	\$205,865	\$210,345	\$0	-\$14,500	-6.89%
AMERISURE INSURANCE COMPANY	0.52%	\$203,483	\$164,368	\$8,229	\$121,496	73.92%
FEDERATED SERVICE INSURANCE COMPANY	0.50%	\$197,664	\$215,102	\$21,669	-\$19,344	-8.99%
DEPOSITORS INSURANCE COMPANY	0.48%	\$189,819	\$243,024	\$0	\$17,231	7.09%
TRAVELERS INDEMNITY COMPANY	0.43%	\$167,221	\$172,101	\$0	-\$181,998	-105.75%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.40%	\$158,894	\$154,056	\$0	\$11,566	7.51%
FIREMANS FUND INSURANCE COMPANY	0.38%	\$149,319	\$90,982	\$0	-\$529,936	-582.46%
OLD REPUBLIC INSURANCE COMPANY	0.31%	\$121,054	\$122,936	\$0	-\$302,288	-245.89%
AUSTIN MUTUAL INSURANCE COMPANY	0.30%	\$117,357	\$104,594	\$0	\$0	0.00%
UNITED STATES LIABILITY INSURANCE COMPANY	0.29%	\$115,624	\$120,153	\$100,000	\$90,565	75.37%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2019**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.29%	\$114,683	\$76,437	\$0	\$95,803	125.34%
HARTFORD CASUALTY INSURANCE CO	0.28%	\$110,551	\$116,406	\$0	\$23,391	20.09%
LIBERTY INSURANCE CORPORATION	0.28%	\$110,467	\$115,416	\$0	\$71,744	62.16%
CITIZENS INSURANCE COMPANY OF AMERICA	0.28%	\$110,018	\$92,265	\$0	\$5,234	5.67%
UNITED STATES FIRE INSURANCE COMPANY	0.25%	\$97,070	\$119,855	\$60,775	\$342,416	285.69%
XL INSURANCE AMERICA INC	0.25%	\$96,699	\$64,116	\$0	\$774	1.21%
EVEREST DENALI INSURANCE COMPANY	0.24%	\$93,761	\$110,974	\$0	\$38,956	35.10%
HARTFORD ACCIDENT & INDEMNITY CO	0.24%	\$92,264	\$81,628	\$0	\$3,504	4.29%
NORTH RIVER INSURANCE COMPANY THE	0.23%	\$91,446	\$115,678	\$129,488	-\$323,741	-279.86%
HANOVER INSURANCE COMPANY THE	0.21%	\$82,029	\$88,565	\$0	\$1,179	1.33%
ELECTRIC INSURANCE COMPANY	0.21%	\$80,984	\$80,984	\$10,554	\$2,373,216	2930.48%
CINCINNATI INDEMNITY COMPANY INC	0.20%	\$79,246	\$80,218	\$0	\$287	0.36%
FEDERATED RESERVE INSURANCE COMPANY	0.19%	\$74,479	\$31,288	\$0	\$8,704	27.82%
EXECUTIVE RISK INDEMNITY INC	0.18%	\$72,265	\$47,157	\$0	\$10,747	22.79%
MID-CONTINENT ASSURANCE COMPANY	0.17%	\$65,291	\$63,497	\$41,446	\$499,893	787.27%
SHELTER MUTUAL INSURANCE COMPANY	0.16%	\$63,131	\$61,945	\$0	\$0	0.00%
SAFETY NATIONAL CASUALTY CORPORATION	0.16%	\$62,759	\$46,976	\$0	\$15,907	33.86%
OHIO CASUALTY INSURANCE COMPANY	0.15%	\$59,999	\$63,208	\$0	\$8,747	13.84%
WESCO INSURANCE COMPANY	0.14%	\$54,619	\$56,552	\$11,020	-\$324,943	-574.59%
VALLEY FORGE INSURANCE COMPANY	0.12%	\$48,823	\$43,135	\$0	-\$11,212	-25.99%
COLONY SPECIALTY INSURANCE COMPANY	0.11%	\$44,808	\$37,355	\$0	-\$5,172	-13.85%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.11%	\$42,503	\$60,697	\$237,595	\$551,420	908.48%
MASSACHUSETTS BAY INSURANCE COMPANY	0.11%	\$42,067	\$40,308	\$0	-\$17,051	-42.30%
STARR INDEMNITY & LIABILITY COMPANY	0.11%	\$41,770	\$17,657	\$0	-\$191,879	-1086.70%
AMERISURE MUTUAL INSURANCE COMPANY	0.10%	\$39,357	\$38,471	\$2,821	\$57,291	148.92%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.10%	\$39,277	\$38,930	\$0	\$585	1.50%
CONTINENTAL INSURANCE COMPANY THE	0.10%	\$37,305	\$32,146	\$0	-\$26,461	-82.32%
SOMPO AMERICA INSURANCE COMPANY	0.09%	\$37,004	\$83,979	\$7,849	\$90,675	107.97%
EMC PROPERTY & CASUALTY COMPANY	0.09%	\$33,660	\$42,380	\$0	\$9,737	22.98%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.09%	\$33,548	\$24,178	\$13,772	-\$52,767	-218.24%
MITSUMI SUMITOMO INSURANCE USA INC	0.07%	\$26,033	\$27,381	\$0	\$3,675	13.42%
FLORISTS MUTUAL INSURANCE COMPANY	0.06%	\$23,749	\$23,029	\$0	\$14,565	63.25%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.06%	\$22,645	\$22,633	\$0	\$37,980	167.81%
COUNTRY MUTUAL INSURANCE COMPANY	0.05%	\$19,719	\$17,941	\$27,278	\$128,926	718.61%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.05%	\$19,098	\$30,827	\$128,663	-\$95,265	-309.03%
QBE INSURANCE CORPORATION	0.05%	\$17,756	\$13,349	\$0	\$8,354	62.58%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.04%	\$15,992	\$17,603	\$0	-\$23,031	-130.84%
AMERISURE PARTNERS INSURANCE COMPANY	0.04%	\$15,344	\$15,014	\$452	\$35,271	234.92%
PACIFIC INDEMNITY COMPANY	0.04%	\$15,000	\$15,000	\$20,853	\$48,820	325.47%
TRANSPORTATION INSURANCE COMPANY	0.04%	\$14,899	\$15,375	\$0	\$129,355	841.33%
NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$14,444	\$12,829	\$0	-\$1,412	-11.01%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.03%	\$13,673	\$11,300	\$0	\$5,729	50.70%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.03%	\$13,013	\$15,389	\$0	\$373,309	2425.82%
CRESTBROOK INSURANCE COMPANY	0.03%	\$12,892	\$7,016	\$0	\$754	10.75%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.03%	\$12,139	\$15,752	\$35,000	\$5,000	31.74%
NATIONAL TRUST INSURANCE COMPANY	0.03%	\$12,079	\$17,215	\$0	\$3,490	20.27%
HARLEYSVILLE INSURANCE COMPANY	0.03%	\$11,249	\$10,660	\$0	\$1,926	18.07%
MONROE GUARANTY INSURANCE COMPANY	0.03%	\$11,198	\$12,799	\$0	\$2,615	20.43%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.03%	\$10,960	\$9,713	\$0	\$1,569	16.15%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.03%	\$10,821	\$10,988	\$0	\$0	0.00%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.03%	\$10,539	\$23,312	\$0	\$26,127	112.08%
HARCO NATIONAL INSURANCE COMPANY	0.02%	\$9,687	\$9,091	\$0	\$774	8.51%
FIRST LIBERTY INSURANCE CORP THE	0.02%	\$9,444	\$10,999	\$0	-\$4,709	-42.81%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$7,856	\$12,172	\$1,906,782	\$1,400,896	11509.17%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.02%	\$7,428	\$8,907	\$0	-\$17,662	-198.29%
CAPITOL INDEMNITY CORPORATION	0.02%	\$6,698	\$6,480	-\$500	\$2,422	37.38%
CONTINENTAL WESTERN INSURANCE COMPANY	0.02%	\$6,223	\$5,968	\$0	\$870	14.58%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2019**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$6,072	\$1,029	\$0	-\$69,114	-6716.62%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.01%	\$5,836	\$9,944	\$0	-\$55,109	-554.19%
NATIONAL INDEMNITY COMPANY	0.01%	\$5,776	\$5,292	\$10,080	\$18,616	351.78%
AMERICAN INSURANCE COMPANY THE	0.01%	\$5,573	\$20,236	\$9,848	-\$2,223,069	-10985.71%
REGENT INSURANCE COMPANY	0.01%	\$5,101	\$2,529	\$1,127	-\$111	-4.39%
ALLSTATE INSURANCE COMPANY	0.01%	\$3,734	\$5,060	\$0	\$999,483	19752.63%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$3,676	\$3,450	\$0	-\$1,017	-29.48%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01%	\$3,566	\$13,249	\$252,893	-\$151,692	-1144.93%
NEW HAMPSHIRE INSURANCE COMPANY	0.01%	\$3,541	\$4,451	\$20	-\$84,095	-1889.35%
mitsui sumitomo insurance company of america	0.01%	\$2,493	\$1,683	\$0	-\$4,872	-289.48%
VIGILANT INSURANCE COMPANY	0.01%	\$2,493	\$2,178	\$0	\$4,572	209.92%
TRUCK INSURANCE EXCHANGE	0.01%	\$2,332	\$2,321	\$0	-\$372	-16.03%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.01%	\$2,258	\$3,253	\$97,000	\$85,138	2617.21%
AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$2,155	\$3,079	\$0	-\$1,733	-56.28%
AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$2,036	\$2,048	\$0	-\$1,181	-57.67%
WESTFIELD INSURANCE COMPANY	0.00%	\$1,691	\$522	\$0	-\$461	-88.31%
UNION INSURANCE COMPANY	0.00%	\$1,520	\$2,135	\$0	-\$5	-0.23%
HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$1,451	\$1,485	\$0	-\$4,187	-281.95%
FARMERS INSURANCE EXCHANGE	0.00%	\$1,174	\$1,063	\$0	-\$54	-5.08%
CONTRACTORS BONDING & INSURANCE COMPANY	0.00%	\$1,169	\$8,238	\$0	\$2,605	31.62%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	0.00%	\$1,101	\$1,180	\$0	-\$1,013	-85.85%
FCCI INSURANCE COMPANY	0.00%	\$1,050	\$14,823	\$0	\$980	6.61%
MIDDLESEX INSURANCE COMPANY	0.00%	\$908	\$891	\$0	\$384	43.10%
LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$900	-\$1,529	\$0	\$22,602	-1478.22%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$857	\$738	-\$18	-\$18	-2.44%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$698	\$204	\$0	\$29	14.22%
OAK RIVER INSURANCE COMPANY	0.00%	\$640	\$790	\$0	\$32,299	4088.48%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	\$637	\$4,777	\$0	-\$30,200	-632.20%
GREENWICH INSURANCE COMPANY	0.00%	\$506	\$511	\$45,011	-\$22,038	-4312.72%
EVEREST PREMIER INSURANCE COMPANY	0.00%	\$411	\$298	\$0	\$115	38.59%
MILFORD CASUALTY INSURANCE COMPANY	0.00%	\$411	\$321	\$0	-\$11,759	-3663.24%
COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$396	\$396	\$74,290	\$367,640	92838.38%
NATIONAL CASUALTY COMPANY	0.00%	\$387	\$375	\$0	\$2	0.53%
AXIS INSURANCE COMPANY	0.00%	\$343	\$230	\$0	-\$8,452	-3674.78%
LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$327	\$1,171	\$0	\$0	0.00%
SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$313	\$325	\$20,002	\$51,772	15929.85%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$288	\$288	\$0	\$44	15.28%
ADMIRAL INDEMNITY COMPANY	0.00%	\$286	\$89	\$0	\$0	0.00%
WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$265	\$1,053	\$300,000	-\$279,809	-26572.55%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$223	\$1,851	\$0	\$42,480	2294.98%
NORTHLAND INSURANCE COMPANY	0.00%	\$158	\$158	\$0	\$1,077	681.65%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.00%	\$10	\$3	\$0	\$2	66.67%
ASSOCIATED INDEMNITY CORPORATION	0.00%	\$9	\$9	\$0	\$0	0.00%
ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$8	\$8	\$0	-\$13,379	-167237.50%
BERKLEY NATIONAL INSURANCE COMPANY	0.00%	\$8	\$7	\$0	\$0	0.00%
MARKEL INSURANCE COMPANY	0.00%	\$2	\$145	\$0	-\$234	-161.38%
NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$1	100.00%
AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$31,866	N/A
ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,040	N/A
GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$113,905	N/A
STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	-\$20,000	N/A
RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,553	N/A
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$71,978	N/A
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$100,759	N/A
NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$74	N/A
GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$696	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2019**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$35,974	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	0.00%	\$0	\$0	\$0	-\$6,395	N/A
AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$8,586	N/A
STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$36,473	N/A
SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$60,096	N/A
CATLIN INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	-\$73,940	N/A
COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$18	N/A
LAMORAK INSURANCE COMPANY	0.00%	\$0	\$0	\$97,096	\$96,914	N/A
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$237	N/A
WELLFLEET NEW YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$235,069	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$222	N/A
BEDIVERE INSURANCE COMPANY	0.00%	\$0	\$0	\$127,439	\$157,667	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,350,000	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$28,512	-\$532,054	N/A
INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$4	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14,322	N/A
MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	-\$459	N/A
IRONSHORE INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$7,510	N/A
GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$2,890	\$0	-\$49,542	-1714.26%
NETHERLANDS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$118	N/A
PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,317	N/A
CATLIN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$14	N/A
ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,637	N/A
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$52	\$0	\$0	0.00%
GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$465	\$15,674	\$27,603	5936.13%
SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$973	N/A
GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35	N/A
TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$23,798	-\$19,680	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$10,093	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$3,095,650	\$2,453,241	N/A
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$5,364	\$965,507	N/A
WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$16,212	N/A
GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$215	\$0	\$20	9.30%
MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$331	N/A
U S SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$5,574	\$0	\$0	0.00%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.00%	\$0	\$0	\$0	-\$70,542	N/A
ACADIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$335	N/A
CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$4,583	\$0	\$1,051	22.93%
PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17	N/A
AXA INSURANCE COMPANY	0.00%	\$0	\$26,535	\$0	-\$8,393	-31.63%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.00%	\$0	\$0	\$0	-\$1,741	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,286	N/A
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$44,445	N/A
RIVERPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$40	N/A
HAWKEYE-SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$262	N/A
HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$907	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	\$31	N/A
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.00%	\$0	\$0	\$0	\$1,185	N/A
UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$75,148	-\$359,872	N/A
TRANS PACIFIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,540	N/A
FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$10,422	N/A
THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$2,387	N/A
DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
TECHNOLOGY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$40,436	N/A
GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2019**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMERICAN STATES INSURANCE COMPANY	0.00%	-\$5	\$188	\$550	\$8,960	4765.96%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	-\$6	-\$2	\$0	-\$28	1400.00%
ST PAUL MERCURY INSURANCE COMPANY	0.00%	-\$67	\$96	\$127,800	-\$1,038,715	-1081994.79%
WEST AMERICAN INSURANCE COMPANY	-0.03%	-\$10,608	-\$7,553	\$0	\$1,287	-17.04%
AMERICAN ZURICH INSURANCE COMPANY	-0.03%	-\$11,366	-\$6,571	\$0	-\$20,990	319.43%
AMERICAN HOME ASSURANCE COMPANY	-0.27%	-\$106,952	-\$106,952	\$681,292	-\$1,333,545	1246.86%
TOTAL	100.00%	\$39,237,538	\$37,756,177	\$20,877,900	\$14,151,940	37.48%

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